February 11, 2009

United States Bankruptcy Court One Bowling Green New York, NY 10004

Attn: Honorable Judge Robert D. Drain

Ref:

Delphi Corp Case # 05-44481 filed October 8, 2005 Document # 14705 to Cancel OPEB (Health Insurance Benefits) for all Retirees

Dear Judge Drain:

This letter is to express my concerns with Document #14705 filed by Delphi Corporation on February 4, 2009 asking the court to cancel health insurance benefits (OPEB) for over 15,000 people who are retirees of Delphi Corporation.

Please note that this letter is an **OBJECTION** to that document and file it as a motion to object to document #14705.

This document was filed with no previous warning to any of the current employees and retirees of Delphi Corporation and was only made known to us via letter on February 5, 2009 and gave us a mere twelve days to file our objections.

Many of the most recent retirees of Delphi were retired **BY** the company and **NOT** by the choice of the employee. They were given no decision to make, just told they would be retiring on a specific date. They had little time to prepare for retirement, and little time to adjust to a significantly reduced income before they were hit with this latest development (loss of health care) which will cause financial hardship for every retiree. It will have huge impacts not only on the retirees and soon-to-retire, but also every community where retirees live. A review the records at Delphi (Thermal-Lockport NY) will show that the majority of the recent terminations occurred to salaried employees over 50 and/or 30 years of service.

With the current state of the economy, retirees who had saved for retirement in their Stock Savings Plans, have lost 40-60% of their savings. As you know, the cost of living has increased significantly in the last two years based upon rising energy costs alone. This coupled with the loss of health care benefits would have a crippling effect on the lives of every retiree of Delphi Corporation and their communities.

It is my belief that there are other ways to restructure the company and still retain health care for retirees. Health care benefits are currently scheduled to stop at the age of 65 for all retirees. This cost is a decreasing cost to the company as each of us reaches that 65 age milestone.

I find it particularly disturbing that the salaried employees and retirees are the only groups targeted at this point, with union represented workers continuing to receive their full benefits. Salary workers have been contributing towards healthcare and insurance benefits for many years while union represented employees and retirees have not been required to contribute.

Delphi had structured their salary compensation and benefit plans to be competitive with other automotive and non-automotive industries. Please compare the Delphi salaried employee salaries relative to the median salaries of similar jobs according to the United States Department of Labor and you will find the salaries comparable.

I was a dedicated employee who worked for 30+ years in hopes of retiring with the benefits that were promised to me while working and at the time of my termination. I am appalled that the company is reneging on its obligations to its salary workforce and attempting to exit bankruptcy on the backs of its salary workers and retirees that they forced to retire. I was told my termination was not performance related, but that my job function was being moved to Mexico to save money.

My termination was effective November 1,2008 and I was informed that if I chose not to retire immediately, health care and insurances would not be available to me in the future upon my retirement, however, if I retired on the termination date, I would retain these benefits for the rest of my life.

Salary employees that were more recently hired were informed upon hiring that healthcare and insurances after retirement were not a part of a part of their compensation package which they agreed to upon accepting job offer.

The automotive industry has always been cyclical in nature, and I do understand that these are extreme times across many industries. It is very upsetting that the very same executives that have, failed to have and execute a viable long term business plan, properly fund the pension and benefit plans, and have driven the company to your court are the same people expecting huge bonuses for themselves upon exiting bankruptcy. What has become of morals and ethics in business today?

Please know that each of the 15,000 + retirees and soon-to-retire, who will be negatively impacted by this action, will be looking to you for your consideration when making the decision concerning Document #14705 dated February 4, 2009.

We ask you to REJECT this motion.

Sincerely yours,

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